

GE's Internal Process for collections of Outstanding Travel Card Balances

Statement Date – this is the date which the account cycles or closes off for that period. A list of statement dates are listed on DOA's Charge Card Administration web page at:

http://www.doa.virginia.gov/Payroll/Charge_Card/Travel_Charge_Card_Program.cfm

Normally it's the 15th of each month unless the 15th falls on a weekend or holiday then it will cycle the next business day at 11:59pm.

Due Date – this is the date when a payment must be received and posted by GE to an account. This is 30 days from the cycle date. For example, cycle date is October 15 and the due date is November 14th.

Note: All collections calls are made from the United States

Statement Date	Due Date	Action
38 days after	7 days after	Auto-generated letter is sent to the cardholder (using address on file), which is usually received 14 days after due date. This letter warns that the card may be suspended if payment in full is not received by the due date.
61 days after	31 days after	Cardholders will start getting calls from GE's Collections Department and the card will be automatically suspended until payment in full is received.
63 days after	33 days after	Auto-generated letter is sent letting the cardholder know their card is now suspended and all charges will decline.
91 days after	61 days after	Card is automatically closed and a letter is sent stating the card is now closed. Payment in full will not re-instate the account. PA's who wish for these cards to be re-instated must justify in writing to DOA's Charge Card Administration Team for review. Please provide as much information as possible.
121 days after	91 days after	Auto-generated letter is sent letting the cardholder know their card is now cancelled and the balance which is outstanding and calls begin on a weekly basis from GE's Collections department to the cardholders. Payment plans will be offered to the cardholder by GE to assist in getting outstanding balances satisfied.
181 days after	151 days after	GE will send a final letter to the cardholder alerting them to their outstanding balance.
210 days after	181 days after	GE will charge off the account to a collections agency and the balance will be noted on the cardholder's personal credit report. If a payment plan has been entered into by a cardholder and GE and there have been 3 successful minimum payments made per the plan, the balance is not sent to a collections agency. Successful adherence to the payment plan must be maintained otherwise the balance is charged off and sent to a collections agency.